IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

Please withdraw claims 24-26, 71-74, 81-97 and 99 and add new claims 100 and 101 as follows:

1-17.   (Canceled)

18.   (Previously amended) A method for using a computer system to provide an insurance policy relating to a sale or lease of an item, comprising:

receiving an indication of an item sold to a buyer or leased to a lessee for which insurance is provided by a third party;

determining on said computer system a premium for the insurance policy; and

charging a premium for the insurance policy to the third party, the premium based on a class of the item and a geographic region of the buyer or lessee without consideration of individual characteristics of the buyer or lessee.

19.   (Previously amended) A method for using a computer system to determine an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving, from a manufacturer, an indication of the geographic region in which a buyer or lessee must reside to receive the insurance; and

calculating on said computer system a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area, the premium being based on

the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee.

20-23. (Canceled)

24. (Withdrawn) An apparatus for providing an incentive relating to a sale or lease of an item, comprising:

means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region;

means for completing a sale or lease of one of the class of items to a particular buyer or lessee residing in the geographic region;

means for confirming that the buyer or lessee resides in the geographic region; and

means for providing as an incentive included with the sale or lease of the item, a paid insurance policy covering a loss relating to the item.

25. (Withdrawn) An apparatus for providing an incentive relating to a sale or lease of an item, comprising:

a processor; and

a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to:

receive an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region;

complete a sale or lease of one of the class of items to a particular buyer residing in the geographic region;

confirm that the buyer or lessee resides in the geographic region; and

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provide as an incentive included in the sale or lease price of the item, a fully-paid insurance policy covering a loss relating to the item.

26.   (Withdrawn) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for providing an incentive relating to a sale or lease of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region;

completing a sale or lease of one of the class of items to a particular buyer or lessee residing in the geographic region;

confirming that the buyer or lessee resides in the geographic region; and

providing, with the sale or lease of the item, a fully-paid insurance policy covering a loss relating to the item.

27.   (Previously amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

means for receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

means for receiving, from a manufacturer, an indication of a geographic region in which a buyer or lessee must reside to receive the insurance; and

means for calculating a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee.

28.   (Previously amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

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a processor; and

a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to:

receive, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receive, from a manufacturer, an indication of a geographic region in which a buyer or lessee must reside to receive the insurance; and

calculate a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee.

29. (Previously amended) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer of an item, the method comprising:

receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving, from a manufacturer, an indication of a geographic region in which a buyer or lessee must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area, the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee.

30-59. (Canceled)

60. (Previously Amended) A method operable on a computer for providing an insurance policy relating to a sale or lease of an item, comprising:

receiving on the computer an indication of an item leased to a buyer or lessee for which insurance is provided by a third party;

charging a premium for the insurance policy to the third party, the premium based on characteristics of the class of the item, expected demographics of the buyer or lessee of the item and a geographic region of the buyer or lessee, without consideration of individual qualifications of the buyer or lessee.

61. (Previously Amended) A method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving, from a manufacturer, an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculating on the computer a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region, the premium being based on characteristics of the class of items, expected demographics of the lessees of the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee.

62. (Previously Amended) A method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

receiving information of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculating on the computer a premium to be charged for an insurance policy issued to the buyer or lessee, the premium being based on the characteristics of the class of items, anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

63.   (Previously Amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

means for receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

means for calculating a premium to be charged for an insurance policy issued to the buyer or lessee, the premium being based on the characteristics of the class of items, anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

64.   (Previously Amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receive an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculate a premium to be charged for each insurance policy issued to the buyer or lessee, the premium being based on characteristics of the class of items, anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

65.   (Previously Amended) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to the buyer or lessee, the premium being based on characteristics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

66.   (Previously amended) A method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculating, on the computer, a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region, the premium being based on characteristics of the class of items, expected demographics of the buyer or lessee, and the geographic region, without consideration of individual characteristics of the buyer or lessee.

67.   (Previously amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

means for receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

means for calculating a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region, the premium being based on characteristics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

68.   (Previously amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items;

receive an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculate a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region, the premium being based on characteristics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

69.   (Previously Amended) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a lessee of an item, the method comprising:

receiving an indication of a class of items for which insurance is to be provided to a lessee of one of the class of items;

receiving an indication of a geographic region in which the lessee must reside to receive the insurance; and

calculating a premium to be charged for each insurance policy issued to the lessee, the premium being based on characteristics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the lessee.

70.   (Canceled)

71.   (Withdrawn) An apparatus for providing an incentive relating to a sale or lease of a vehicle, comprising:

a processor; and

a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a model of vehicle for which insurance is to be provided to a buyer or lessee residing in a geographic region;

complete a sale or lease of one of the model of vehicle to a particular buyer or lessee residing in the geographic region;

confirm that the buyer or lessee resides in the geographic region; and

provide, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee, a paid insurance policy including at least [[the]] a minimum insurance required of the buyer or lessee for the geographic region.

72.   (Withdrawn) The apparatus of claim 71, wherein:

the vehicle is an automobile; and

the paid insurance policy is in accordance with at least the minimum requirements for an automobile set by a state within which the geographic region resides.

73.   (Withdrawn) The apparatus of claim 71, wherein the paid insurance policy includes at least one of the group comprising collision coverage, uninsured motorist coverage and liability coverage.

74.   (Withdrawn) A method of using a computer system to provide an incentive relating to a sale or lease of a vehicle, comprising:

receiving an indication of a model of vehicle for which insurance is to be provided to a buyer or lessee residing in a geographic region;

completing a sale or lease of one of the model of vehicle to a particular buyer or lessee residing in the geographic region;

confirming that the buyer or lessee resides in the geographic region; and

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providing, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee, a paid insurance policy including at least a minimum insurance required of the buyer or lessee for the geographic region; and

transmitting, via said computer system, information regarding the sale or lease to a third party for initiation of said insurance policy.

75.   (Previously Amended) An apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of a motor vehicle, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a model of motor vehicle for which insurance is to be provided to a buyer or lessee of one of the model of motor vehicle;

receive an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculate a premium to be charged for an insurance policy issued to the buyer or lessee in the geographic region, the premium being based on characteristics of the model of motor vehicle, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

76.   (Previously Presented) The apparatus of claim 75, wherein:

the motor vehicle is an automobile; and

the paid insurance policy is in accordance with at least the minimum requirements for an automobile set by a state within which the geographic region resides.

77. (Previously Presented) The apparatus of claim 76, wherein the paid insurance policy includes collision coverage and liability coverage.

78. (Previously Presented) The apparatus of claim 75, wherein the characteristics of the motor vehicle include, for the identified model of the automobile, are selected from the group comprising occurrences of automobile accidents, occurrences of theft, occurrences of vandalism and occurrences of other losses.

79. (Previously Presented) The apparatus of claim 75, wherein the expected demographics of the buyer or lessee are selected from the group comprising age, sex, marital status, anticipated vehicle usage, and driver history.

80. (Previously Amended) A method of using a computer system to determine an insurance premium to be charged to a party providing insurance to a buyer or lessee of a motor vehicle, comprising:

receiving an indication of a model of motor vehicle for which insurance is to be provided to a buyer or lessee of one of the model of motor vehicle;

receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance; and

calculating a premium to be charged for an insurance policy issued to the buyer or lessee in the geographic region, the premium being based on characteristics of the model of motor vehicle, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

81. (Withdrawn) An apparatus for providing an incentive relating to a sale or lease of a vehicle, comprising:

a processor; and

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a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

receive an indication of a model of vehicle for which insurance is to be provided to a buyer or lessee residing in a geographic region;

complete a sale or lease of one of the model of vehicle to a particular buyer or lessee residing in the geographic region;

confirm that the buyer or lessee resides in the geographic region; and

provide, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee, a paid insurance policy including at least minimum insurance required of the buyer or lessee for the geographic region;

the premium paid for the insurance policy based on characteristics of the model of motor vehicle, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee.

82.   (Withdrawn) The apparatus of claim 81, wherein:

the vehicle is an automobile; and

the paid insurance policy is in accordance with at least the minimum requirements for an automobile set by a state within which the geographic region resides.

83.   (Withdrawn) The apparatus of claim 81, wherein the paid insurance policy includes collision coverage and liability coverage.

84.   (Withdrawn) The apparatus of claim 81, wherein the characteristics of the motor vehicle include, for the identified model of the automobile, are selected from the group comprising occurrences of automobile accidents, occurrences of theft, occurrences of vandalism and occurrences of other losses.

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85.   (Withdrawn) The apparatus of claim 81, wherein the expected demographics of the buyer or lessee are selected from the group comprising age, sex, marital status, anticipated vehicle usage, and driver history.

86.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising a time period in which an insurance policy covering a loss relating to said vehicle is to be provided as an incentive to purchase or lease said vehicle;

confirm that said buyer or lessee resides in the geographic region; and

provide, in a sales or lease agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee.

87.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

calculate a cost for an insurance policy for a period of time covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

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transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle;

confirm that said buyer or lessee resides in the geographic region;

provide, in a sales or lease agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee; and

transmit data regarding the purchase or lease of said vehicle to a third party for payment of said insurance policy cost.

88.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle;

receive an acceptance of said offer;

receive a confirmation that said buyer or lessee resides in the geographic region; and

transmit to said buyer or lessee a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee.

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89.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

calculate an incentive cost for an insurance policy covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region, said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle;

confirm that said buyer or lessee resides in the geographic region;

provide confirmation of a provision of said insurance policy for said vehicle without consideration of at least a driving history of the buyer or lessee; and

transmit data regarding the purchase or lease of said vehicle to a third party for payment of said insurance policy cost.

90.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle without cost to the buyer or lessee;

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confirm that said buyer or lessee resides in the geographic region; and

provide said insurance policy for said vehicle without consideration of the age of the buyer or lessee.

91.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

calculate an offer price for a sale or lease of a vehicle including an insurance policy covering a loss relating to said vehicle as an incentive to purchase or lease said vehicle, said insurance policy based upon (1) the class of vehicle to be leased or purchased and (2) a geographic region in which a potential buyer or lessee resides; and subsequently:

transmit an offer, including said offer price, to purchase or lease said vehicle, including said insurance policy, to a potential buyer or lessee;

receive an acceptance from a buyer or lessee;

confirm that said buyer or lessee resides in the geographic region; and

provide said insurance policy to said buyer or lessee.

92.   (Withdrawn) A system for providing an incentive to purchase or lease a vehicle, comprising:

a processor; and

a memory disposed in communication with said processor, said processor configured to:

calculate a cost for an insurance policy for a period of time covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

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transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle;

confirm that said buyer or lessee resides in the geographic region; and

provide, in an agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee; and

transmit data regarding the purchase or lease of said vehicle to a third party for initiation of said insurance policy.

93.　(Withdrawn) A method of using a computer system to provide an incentive to purchase or lease a vehicle, comprising:

calculating a cost for an insurance policy for a period of time covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

transmitting an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle;

confirming that said buyer or lessee resides in the geographic region;

providing, in an agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee; and

transmitting data regarding the purchase or lease of said vehicle to a third party for payment of said insurance policy cost.

94.　(Withdrawn) A method of using a computer system to provide an incentive to purchase or lease a vehicle, comprising:

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transmitting an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle;

receiving an acceptance of said offer;

receiving a confirmation via said computer system that said buyer or lessee resides in the geographic region; and

transmitting to said buyer or lessee a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee.

95.   (Withdrawn) A method for providing an incentive to purchase or lease a vehicle, comprising:

calculating via a computer system an incentive cost for an insurance policy covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

transmitting an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region, said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle;

confirming that said buyer or lessee resides in the geographic region;

providing confirmation of a provision of said insurance policy for said vehicle without consideration of at least a driving history of the buyer or lessee; and

transmitting data, via a computer system, regarding the purchase or lease of said vehicle to a third party for payment of said insurance policy cost.

96.   (Withdrawn) A method for providing an incentive to purchase or lease a vehicle, comprising:

using a computer system to calculate an offer price for a sale or lease of a vehicle including an insurance policy covering a loss relating to said vehicle as an incentive to purchase or lease said vehicle, said insurance policy based upon (1) the class of vehicle to be leased or purchased and (2) a geographic region in which a potential buyer or lessee resides; and subsequently:

transmitting an offer, including said offer price, to purchase or lease said vehicle, including said insurance policy, to a potential buyer or lessee;

receiving an acceptance from a buyer or lessee;

confirming that said buyer or lessee resides in the geographic region; and

providing said insurance policy to said buyer or lessee.

97.   (Withdrawn) A method for providing an incentive to purchase or lease a vehicle, comprising:

using a computer system to calculate a cost for an insurance policy for a period of time covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

transmitting an offer to purchase or lease said vehicle to a buyer or lessee in geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle;

confirming that said buyer or lessee resides in the geographic region;

providing, in an agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee; and

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using a computer system to transmit data regarding the purchase or lease of said vehicle to a third party for initiation of said insurance policy.

98.   (Previously Presented) A method for using a computer system to provide an insurance policy relating to a sale or lease of an item, comprising:

receiving an indication of an item sold to a buyer or leased to a lessee for which insurance is provided by a third party as part of a qualified sale or lease;

determining on said computer system a premium for the insurance policy; and

charging a premium for the insurance policy to the third party, the premium is determined based on a class of the item and a geographic region of the buyer or lessee without consideration of individual characteristics of the buyer or lessee to determine whether the buyer qualifies for the insurance policy.

99.   (Withdrawn) A method for providing an incentive to purchase or lease a vehicle, comprising:

using a computer system to calculate a cost for an insurance policy for a period of time covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle;

transmitting an offer to purchase or lease said vehicle to a buyer or lessee in geographic region for a periodic payment, said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle;

confirming that said buyer or lessee resides in the geographic region and is a qualified buyer for the sale or lease;

providing, in an agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee to determine whether the buyer or lessee is qualifies for insurance coverage; and

using a computer system to transmit data regarding the purchase or lease of said vehicle to a third party for initiation of said insurance policy.

100.   (New) A processor-implemented method for providing an insurance policy relating to the sale or lease of an automobile, comprising:

receiving an identification of at least one make and model of an automobile from an automobile seller;

receiving identifications of a plurality of geographic regions from the automobile seller, the plurality of geographic regions being selected based on a plurality of business factors including at least

a regional sales rate, and

a regional car theft rate;

calculating a plurality of regional flat rates corresponding to the plurality of geographic regions for automobile liability insurance policies, without considering age, sex, marital status, vehicle usage or driver history of any individual automobile buyer, based on a plurality of rate calculation factors including at least

average premium information,

a number of projected insurance policies that may be issued, and

a policy term;

receiving an indication of a qualified sale of an automobile corresponding to the at least one make and model to an automobile buyer;

providing an automobile liability insurance policy to the automobile buyer at the time of sale in response to the indication of the qualified sale; and

receiving payment of a regional flat rate corresponding to the automobile liability insurance policy from the automobile seller.

101. (New) The method of claim 100, wherein the automobile liability insurance policy further includes automobile collision insurance.